

PROOF OF PUBLIC CONFIDENCE

The Number of Policies in force is greater than that of any other Company in America and greater than that of all the Regular Life Insurance Companies put together (less one) and can only be appreciated by comparison. It is a greater number than the COMBINED POPULATION of Connecticut, Vermont, New Hampshire, Rhode Island, Delaware, Florida, Colorado, Oregon, Washington, Wyoming, Nevada, Montana, Idaho, North Dakota, South Dakota, Utah, Alaska, Arizona, New Mexico, District of Columbia, Indian Territory, Oklahoma, Hawaii; or as to CITIES it is as many as the population of Greater New York, Chicago, Philadelphia, Boston and St. Louis combined.

This Company has more premium-paying business in force in the United States than any other Company, and for each of the last 10 years has had more New Insurances accepted and issued than any other Company in the World.

ASSETS - - \$105,656,311.60



Largest Office Building in the World—Madison Avenue, Fourth Avenue, 23rd Street and 24th Street, New York City.

HOME OFFICE OF THE

Metropolitan Life Insurance Co.

(INCORPORATED BY THE STATE OF NEW YORK)

The Company OF the People, BY the People, FOR the People

ASSETS

United States, City and R. R.	
Bonds and Stocks . . .	\$48,175,913.27
Bonds and Mortgages . . .	31,814,193.06
Real Estate	14,835,140.61
Cash	5,301,220.90
Loans to Policyholders . . .	1,850,144.14
Premiums, deferred, and in course of collection (Net)	3,000,401.30
Accrued Interest, Rents, etc . . .	679,298.32
	\$105,656,311.60

LIABILITIES

Reinsurance Fund and Special Reserves	\$94,008,251.00
All other Liabilities	956,188.04
Capital and Surplus	10,691,872.56
	\$105,656,311.60

Paid to Policyholders since Organization, plus the Amount now Invested for their Security, \$238,295,968.84	Number of Policies in Force	7,523,915
Amount of Outstanding Insurance \$1,342,381,457.00	Amount of Insurance Issued in 1903	\$398,889,074.00

In its Ordinary Department policies are issued for from \$1,000 to \$1,000,000 on individual lives, premiums payable annually, semi-annually and quarterly. In its Industrial Department policies are issued on all the insurable members of the family for weekly premiums.

THIS COMPANY'S POLICIES ARE PLAIN BUSINESS CONTRACTS WHICH TELL THEIR WHOLE STORY UPON THEIR FACE; LEAVE NOTHING TO THE IMAGINATION; BORROW NOTHING FROM HOPE; REQUIRE DEFINITE CONDITIONS AND MAKE DEFINITE PROMISES IN DOLLARS AND CENTS.

RECORD OF GROWTH IN TEN YEAR PERIODS

INCOME	ASSETS	SURPLUS	POLICIES IN FORCE	OUTSTANDING INSURANCE
1883—\$2,082,619.05	\$2,186,622.24	\$627,368.24	531,048	\$63,425,107.00—1883
1893—15,216,236.65	19,343,705.06	4,109,689.92	2,940,226	353,177,217.00—1893
1903—49,887,804.11	105,656,311.60	10,691,872.56	7,523,915	1,342,381,457.00—1903

JOHN G. SCHWENGER, Superintendent.
W. LLOYD McLAM, Asst. Superintendent.

District Office, Room 5 Citizens Savings Bank and Trust Co.'s Building, Railroad Street and Eastern Avenue.

SIGNIFICANT FACTS

This Company's Policy-claims paid in 1903 averaged in number one for each minute and a third of each business day of 8 hours each, and, in amount, \$89.00 a minute the year through.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1903 WAS:

359 per day in Number of Claims Paid.
6,297 per day in Number of Policies Issued.
\$1,303,559.06 per day in New Insurance Written.
\$98,582.76 per day in Payments to Policy-holders and addition to Reserve.
\$53,841.18 per day in Increase of Assets.
Income in 1903 \$49,887,804.11
Gain over 1902 6,551,520.50
Asset increase in 1903 16,475,402.61

OFFICERS:

John R. Hegeman, President	Haley Fiske, Vice-President
George H. Gaston, Second Vice-Pres.	George B. Woodward, Third Vice-Pres.
Frank O. Ayres, Fourth Vice-Pres.	James M. Craig, Secretary
James S. Roberts, Secretary	John R. Hegeman, Jr., Assistant Sec.
J. J. Thompson, Cashier and Asst. Sec.	T. R. Richardson, Assistant Sec.
Stewart L. Woodford, Counsel	Thomas H. Willard, M.D., Medical Director
Augustus S. Knight, M.D., Medical Director	W. S. Manners, M.D., Asst. Medical Director
E. M. Holden, M. D., Asst. Medical Director	
I. J. Cahen, Manager Ordinary Department	

DIRECTORS:

John R. Hegeman, Thomas L. James, Edward C. Wallace, Haley Fiske, Stewart L. Woodford, Frank H. Major, James M. Craig, Samuel S. Beard,	Silas B. Dutcher, John M. Crane, Joseph P. Knapp, George H. Gaston, Benjamin DeF. Curtiss, John A. McCall, George B. Woodward, John R. Hegeman, Jr., Thomas G. Ritch.
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THE TOWNS AROUND.

PEACHAM.

Birthdays Celebrated.

"Aunt Carrie" made a birthday party the 20th for three of her friends who were so fortunate as to have birthdays about that time. The birthday of her nephew, Den. Moses W. Martin, was the 20th, of Rev. J. K. Williams the 21st, and the president of the Fifty Club, Mrs. S. Shaw, the 22d. These, with their families and a few neighbors, about 16 in all, were present. She made for the occasion three birthday cakes, setting one before each of the three honored guests. To the hundreds who have enjoyed the hospitality of their pleasant home nothing further need be said.

Thursday, Feb. 25, was the birthday of Theodore Farver, and quite a number of his many friends called to congratulate him on having reached the age of 97 years in such good health and the enjoyment of such a pleasant comfortable home. His son Moses, who has spent six weeks with him, started the last of the month for his home in South Dakota, his daughter and little granddaughter Dorothy, going to their home in Iowa.

Death of Oldest Citizen.

Mrs. Irvin Kellogg, this town's oldest citizen, died at her home in the west part of the town, Thursday. She had been very feeble for a good many years and since three years ago last November has suffered from a broken hip and been quite helpless. She was born Oct. 27, 1800, and consequently at the time of her death was 103 years and four months old. Her maiden name was Nancy Fish, and she married Joseph Bruce, who owned what has been known as Bruce's mills. After the death of Mr. Bruce she married Irvin Kellogg, nearly 41 years ago. Mr. Kellogg was many years younger than his wife and has cared for her faithfully all these years when she has been so feeble. The funeral was held at her late home, Saturday, Rev. J. K. Williams officiating, and the burial was at Cabot.

About 16 neighbors of Mr. and Mrs. Hiram Moody gave them a surprise at their home at Barnet, Thursday, carrying their dinner and having a pleasant time.

The library meeting to be held Friday night was postponed.

Miss Sue Blanchard, who has been teaching at Harverill, N. H., closed her school the 19th and after visiting friends at Bradford returned to her home the 27th.

Mrs. Horace Rowe from Danville visited at P. E. Palmer's, Wednesday.

Miss Elsie Choate is visiting friends in Boston and vicinity, and Mrs. Morrill is spending the time with her brother's family at West Barnet.

Mr. and Mrs. Taisey from Groton are at Frank Pollard's.

The Ladies' Aid society of the Methodist church will have a supper at their vestry, Thursday, March 10, from 5 to 8,

for the benefit of the presiding elder, Rev. J. O. Sherburn, who closes his work in this district soon. Price of the supper according to height of the person, each paying four cents per foot.

The Ladies' Missionary society of the Congregational church will have a business meeting directly after the preparatory service Friday afternoon.

Rev. J. K. Williams and Rev. M. H. Ryan exchanged pulpits Sunday morning.

Miss Carrie Stewart has not been as well the past week and Miss Mabel Darling has been caring for her. Miss Myrtle Stewart is also ill.

Mr. and Mrs. Clifford from Conway, N. H., are spending the week at her brother's, Frank Palmer.

Miss Carrie Morse entertained a company of friends one evening recently.

Mr. Dewey of South Peacham is quite sick.

RYEGATE.

E. S. Page moved last week to his farm lately purchased of H. S. Powers, and Mr. Powers moved into rooms in C. F. Smith's house at Ryegate Corner.

There is much sickness in this vicinity. Among the number are Miss Sara J. Nelson, William McCanna, Mrs. Douglas, Mr. and Mrs. J. H. Nelson and son Walter at Sixton's River, have been seriously ill, but at present are on the gain.

Mrs. Lois McColl died last week Tuesday, after only a few days' sickness with pneumonia, at the age of about 75 years.

Mrs. McColl was a member of the Presbyterian church of South Ryegate and an exemplary woman. The funeral was held from her late home Friday and was largely attended. She leaves two sons and two daughters.

Rev. James Gordon delivered two interesting and instructive sermons from the United Presbyterian pulpit Sunday.

J. H. Symes and C. M. Wallace attended the state encampment of the G. A. R. and W. R. C. at Morrisville last week and report a good attendance and a very enjoyable occasion.

Pains in the Back
Are symptoms of a weak, torpid or stagnant condition of the kidneys or liver, and are a warning it is extremely hazardous to neglect, so important is a healthy action of these organs.

They are commonly attended by loss of energy, lack of courage, and sometimes by gloomy foreboding and despondency.

"I had pains in my back, could not sleep and when I got up in the morning felt worse than the night before. I began taking Hood's Sarsaparilla and now I can sleep and get up feeling rested and able to do my work. I attribute my cure entirely to Hood's Sarsaparilla." Mrs. J. N. PEARAY, care H. S. Copeland, Pike Road, Ala.

Hood's Sarsaparilla and Pills
Cure kidney and liver troubles, relieve the back, and build up the whole system.

WEST BARNET.

About a Native of Vermont.

The "University of Minnesota Daily" of February 23, contained the following pleasant notice of the work of Isaac W. Choate, a former West Barnet boy, which we are pleased to publish:

"Isaac W. Choate is a native of Vermont where he prepared for college at Peacham Academy. He is now a senior in the classical course at the University of Minnesota and will continue his studies at Columbia Law College. In his freshman year he represented his class against the sophomores in the annual inter-class contest and in his sophomore and junior years he was put forward by the Arena Literary Society and the compiler of the literary yearbook for the annual inter-society struggle for the Jacob's prize cup. Mr. Choate's striking characteristics in debate are perfect clearness of exposition, a refined and fluent use of the English language which is seldom surpassed in an undergraduate student and is no doubt due to his long study of the classics, and a dignified and courteous attitude toward his opponents at all times. Indeed his scholarly and gentlemanly bearing always win for him a host of admirers. He is a member of the Phi Gamma Delta fraternity and the Arena Literary Society and the compiler of the Bibliography and Brief of 1902 for the State High School Debating League."

Mrs. Ella Choate went to Minneapolis last week to visit friends.

Mrs. William Brock returned to Boston, Thursday.

Mrs. J. H. Stuart returned from New York last week.

Mr. and Mrs. Charles Carter have been spending a few days in Tilton, N. H., the guests of Mr. and Mrs. Albert Carter.

EAST BARNET.

The sick are all on the gain.

E. G. Newman has sold his horse to Dr. Robert Haselton of Lebanon, N. H.

Mabel Cassidy went to Barton, Saturday, to spend Sunday at her home.

The new choir is a great help to the Sunday afternoon meetings, and it is hoped that they will continue their good work.

The Ladies' Chapel society will have a promenade and supper in chapel hall, Friday evening. Music by the Passumpic orchestra.

The church was presented with a communion service by the Bellows Falls church very recently, for which they extend their many thanks.

Ely's Liquid Cream Balm is an old friend in a new form. It is prepared for the particular benefit of sufferers from nasal catarrh who are used to an atomizer in spraying the diseased membranes. All the healing and soothing properties of Cream Balm are retained in the new preparation. It does not dry up the secretions. Price, including spraying tube, 75 cents. At your druggist's or Ely Brothers, 56 Warren Street, New York, will mail it.

HARDWICK.
The McLam-Leach Co. held its business opening in the Shattuck building, Thursday.

Dr. Amasa Ward, aged about 80 years, died at his home here February 20, from the effects of a paralytic shock suffered several weeks ago. He had been in very poor health for a number of years. Doctor Ward was a much respected citizen and physician. He leaves a wife, four sons and one daughter.

John Gale of St. Johnsbury has purchased the Young house in Herseyville.

A petition in bankruptcy has been filed by G. H. Townsend, a granite manufacturer. He has liabilities of \$2,873.09 and assets of \$592.25, of which \$665 are claimed exempt.

L. A. Tillotson is very sick with, it is feared, cancer of the stomach.

The lecture by Russell Conwell which was to have been given Thursday night, was given Friday night to a large and appreciative audience. Mr. Conwell failed to get into Bellows Falls in time to get a train through to this place Thursday, so was compelled to drive to St. Johnsbury Friday night after the lecture in order to get into Philadelphia Saturday night.

Mr. and Mrs. J. C. Babcock of Crafts-bury visited at the home of H. C. Libbey several days recently.

Deafness Cannot be Cured
by local applications as they cannot reach the diseased portion of the ear. There is only one way to cure deafness, and that is by constitutional remedies. Deafness is caused by an inflamed condition of the mucous lining of the Eustachian Tube. When this tube is inflamed you have a rumbling sound or imperfect hearing, and when it is entirely closed, Deafness is the result, and unless the inflammation can be taken out and this tube restored to its normal condition, hearing will be destroyed forever; nine cases out of ten are caused by Catarrh, which is nothing but an inflamed condition of the mucous surfaces.

We will give One Hundred Dollars for any case of Deafness (caused by catarrh) that cannot be cured by Hall's Catarrh Cure. Send for circulars, free.

F. J. CHERNEY & Co., Toledo, O.
Sold by Druggists, 75c.
Hall's Family Pills are the best.

INDOOR FALLS.
Bedell-Pearl.

A quite home wedding took place at the home of Mrs. Augusta Pearl, Wednesday evening at 8 o'clock, when her daughter, Katie Dole, was married to Eugene Bedell of Monroe, N. H., Rev. Mr. Eldredge performing the ceremony. Only the near relatives of the contracting parties were present. The parlor where the ceremony was performed was prettily decorated for the occasion. The bride wore a brown traveling dress. Refreshments of ice cream and cake were served during the evening. Mr. and Mrs. Bedell escaped most of the rain intended for them by driving to Wells River and taking the train south. Mrs.

Bedell has been one of our popular teachers in town and Mr. Bedell is well known here. The good wishes of their many friends follow them to their home in Monroe, N. H.

W. D. Pearl and wife of Franklin Falls, N. H., and J. S. Weeks and wife of St. Johnsbury were in town to attend the wedding.

Sidney Brigham has been working for Frank Harvey for a few days.

Mrs. Etta Godding Parker is still at Lyndonville being treated, and is improving.

BARNET.
Austin Kennerson and wife of Boston sailed for Italy, Saturday, for a several months' stay. Mr. Kennerson is the only son of J. S. Kennerson of Barnet.

Miss Effie Goodell of Cabot spent last week at Mr. Holmes'.

Mrs. Chandler Whitney and Miss Hazel Kay spent Saturday in Lyndonville with Mrs. Harry Cole.

John Davidson has moved his family into the Clement house.

Rev. Henry Pringle of Eastport, Me., visited at A. S. Laughlin's, Tuesday.

Mrs. W. S. Brock spent Thursday with friends in St. Johnsbury.

A party of old friends and neighbors of Mr. and Mrs. Hiram Moody came from Peacham, Wednesday, surprising Mr. and Mrs. Moody. The friends brought a bountiful dinner with them and a grand good time was enjoyed by all.

Mrs. George Brown was called to South Ryegate last week to attend the funeral of her aunt, Mrs. McColl.

There was a promenade and box supper at Town hall, Monday night. A prize was given for the best looking box. Mrs. Harry Moore receiving the prize.

Ernest Stevens was unfortunate enough to break his collar bone last week.

Mrs. Ellen Merrill of Monroe Plain, N. H., spent Friday with friends here.

George Cole, who has lived on the Horace Gannell farm for the past year, moved his family this week onto the farm owned by William Roy, Jr., and Mr. Gannell and family will go back to their farm.

Dr. Robert Hazelton of Lebanon, N. H., was in town Friday.

Miss Bertha J. Stevens of St. Johnsbury spent Sunday with relatives here.

There was a dance at Odd Fellows' hall Friday evening, which was well attended.

The ladies of the W. C. T. U. served a dinner town meeting day in school house hall.

SUTTON.
The remains of Mrs. George L. Berry, who died at the hospital at St. Johnsbury, Wednesday, were brought here Thursday night and the funeral service was held at the Free Baptist church, Friday, at noon, conducted by Rev. Franklin Blake; burial at the village cemetery.

Mrs. Berry had been at her daughter's home, Mrs. Robert Gordon, at St. Johnsbury, for some weeks waiting for strength to have a surgical operation at the hospital which took place the day she died. It was feared that she would not live if the operation was had, but it was her only chance to live, and she died.

ger of the left hand. The bone was set and dressed, and though quite painful, is doing well.

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cided upon that chance with results as stated. She leaves a husband, two sons, and one daughter. This makes the third death among relatives since the 7th of December, Mrs. A. L. Masure and Mrs. Moses Berry being the other two.

The singing school which has been taught by Rev. E. Newell, of Lyndon Center, is to close with a concert at the Free Baptist church, Thursday evening, March 3. The school will be assisted by the Newell family, Miss Faye Newell, reader. A small sum is charged adults to pay expenses of the concert, while children under 12 years are admitted free.

The monthly conference of the Free Baptist church will be held Thursday afternoon at 2 o'clock.

Dan Goodwin has moved from Glover to his father's, in town.

Charles Switzer is now living at his place in the village, his son, C. W. Switzer, and daughter living with him.

Mr. and Mrs. E. A. Lafoe have been at Springfield on a visit at Charles Fogg's and F. M. Abbott's, former residents here.

Miss Bernice Colby since coming from her home at Glover for a visit here has been taken sick with the mumps and has been at Alred Allard's the past week. She is some better and will be out again soon.

Charles A. Aldrich and wife went to their old home at Swiftwater, N. H., for a visit, Thursday, and returned Monday.

Mrs. Henry Mitchell went to Woodville to attend Pomona Grange meeting, Friday, and visited friends over Sunday.

Water is really a scarce thing in this community, it having failed at more houses the past week. It is said that like conditions have not been known for many years past.

Changes in Past Thirty-five Years.
This week completes 35 years that your correspondent has furnished the locals for the CALEDONIAN from this town, and more than 40 years that the CALEDONIAN has been a weekly visitor at his home. As he looks back over the past, there have been great changes, he being the only man now at the village that lived here 85 years ago; and but four or five women are now here that were here 35 years ago. A large number all through the town are gone who were here then. Thirty or 35 years ago the congregation on Sunday would fill the large meeting house here, numbering 250 or 300; the Sunday school numbered 220 and averaged for a year 180; prayer or evening services were largely attended, but now it is different. The congregation on Sunday morning numbers from 60 to 85 or 90; Sunday school 40 to 50; prayer or evening services from 12 to 30. There have been great changes in this respect as in other directions.

NORTH DANVILLE.
Special services will be held at the Methodist church Wednesday, Thursday and Friday evenings. Preaching by Revs. Hamilton and Sherburn.